

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Nancy Curry, Chapter 13 Trustee Sean G. O'Hair (SBN 293558) 1000 Wilshire Boulevard, Suite 870 Los Angeles, California 90017 Tel: (213) 689-3014 Fax: (213) 689-3055  Chapter 13 Trustee	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION</b>	
In re: ANGELA D. WALTON,	CASE NO.: 2:13-bk-34917-WB CHAPTER: 13
	<b>TRUSTEE'S COMMENTS OR OBJECTION</b>
Debtor(s).	[No Hearing Required]

**TRUSTEE'S COMMENTS ON OR OBJECTION TO:**

- ☒ **DEBTOR'S MOTION TO MODIFY PLAN OR SUSPEND PLAN PAYMENTS**  
☐ **DEBTOR'S MOTION FOR AUTHORITY TO INCUR DEBT**  
☐ **DEBTOR'S MOTION FOR AUTHORITY TO REFINANCE REAL PROPERTY**  
☐ **DEBTOR'S MOTION FOR AUTHORITY TO SELL REAL PROPERTY**  
☐ **OTHER:** \_\_\_\_\_

The undersigned Chapter 13 trustee, having reviewed Debtor's motion filed on 10/19/2017 as docket entry number 99, recommends:

☐ **APPROVAL**

☐ APPROVAL on the following conditions:

☐ See attached sheet.

☒ DISAPPROVAL for the following reasons:

- 1) The proposed modification does not pay all claims within the plan term of 60 months. See Attachment.
- 2) Debtor has not provided to the Trustee tax returns for 2014, 2015, or 2016.
- 3) Debtor must turnover any tax refunds received for 2014 - 2016 that exceed \$1,500.00 in each year.

☐ See attached sheet.

☒ Set for hearing.

Date: 11/09/2017

/s/ Sean O'Hair, Attorney for Nancy Curry  
Chapter 13 trustee

**ATTACHMENT**

1334917-WB

WALTON, ANGELA

12 Rmng of 60 Mos.

Percent Pay Uns 0

SSN: xxx-xx-8591 xxx-xx-

Debtor Plan Payment: \$4,039.82 / M

1114 W. RALSTON ST., APT. A  
ONTARIO CA 91762

Atty: MATTHEW D. RESNIK  
(213)572-0800

Debtor Type:

Emplr: LOS ANGELES COUNTY

----- Last 6 Payments -----

Filed	10/11/2013	5/30/2017	\$4,040.00	11/21/2016	\$3,500.00	Total Paid In	\$125,962.00
First Mtg	11/19/2013	2/1/2017	\$2,000.00	10/4/2016	\$4,040.00		
Confirmed	02/11/2015	1/5/2017	\$2,000.00	9/6/2016	\$3,700.00		
Plan Filed	02/06/2015						
Start Pmts	11/10/2013						
Bar Date	02/17/2014						

Graduated Payment Plan

Months	1	Thru	14	\$3,270.00	Per Month =	\$45,780.00
Months	15	Thru	16	\$3,996.78	Per Month =	\$7,993.56
Months	17	Thru	60	\$4,039.82	Per Month =	\$177,752.08

Status 1 ! IAP 020615 - TMD FEAS DELQ TAX HRG 111517 @ 1:30

Okay to Pay: Y

Creditor Name	Number	Held	Clm Num	Last Pymt	Term	Int Rate	Fixed Pymnt	Disb Code	Debt /Value	Principal Paid	Claimed /Pd Dir	Tot Int Pd /Accrd Int	Balance /% Uns Paid
INTERNAL REVENUE SERVICE	09036200		101-0		Pri			24	\$0.00				\$0.00
COPPER SANDS HOMEOWNERS ASSOC.	03103510		201-0	6/20/2017	Sec A			24	\$1,683.00	\$895.69	\$1,683.00		\$787.31
JPMORGAN CHASE BANK, N.A.	10000834		202-0		Sec A			24	\$0.00		\$63,542.26		Surrndrd
WELLS FARGO BANK, N.A.	23001164		301-0	6/20/2017	Sec A			24	\$141,081.02	\$59,589.26	\$141,081.02		\$81,491.76
BSI FINANCIAL SERVICES	00275816		302-0	6/20/2017	Sec A	5.00		24	\$90,000.00	\$38,257.33	\$90,000.00	\$13,719.82	\$51,742.67
QUANTUM3 GROUP LLC	17000101		401-0		Uns			33	\$0.00		\$25,518.95		\$0.00
QUANTUM3 GROUP LLC	17000101		402-0		Uns			33	\$0.00		\$17,641.13		\$0.00
AMERICAN INFOSOURCE LP	00211445		403-0		Uns			33	\$0.00		\$214.23		\$0.00
CAPITAL ONE BANK USA, N.A.	03102122		404-0		Uns			33	\$0.00		\$1,691.20		\$0.00
ECAST SETTLEMENT CORP.	05000248		405-0		Uns			33	\$0.00		\$5,447.79		\$0.00
FEDERAL NATIONAL MORTGAGE ASSO	19001992		406-0		Uns			33	\$0.00		\$110,884.69		\$0.00
COPPER SANDS HOMEOWNERS ASSOC.	03103510		407-0		Uns			33	\$0.00		\$15,722.19		\$0.00
JEFFERSON CAPITAL SYSTEMS,LLC.	10000683		408-0		Uns			33	\$0.00				Not Filed
JP MORGAN CHASE BANK, N.A.	10000928		409-0		Uns			33	\$0.00				Not Filed
MATTHEW D. RESNIK	91091028		666-0	3/18/2015	Lgl			13	\$7,777.96	\$7,777.96	\$7,777.96		\$0.00
NANCY CURRY, TRUSTEE	14009800		TRS-0	5/30/2017	Tru			00	\$20,613.25	\$5,721.94			\$14,891.31

							\$261,155.23	\$112,242.18		\$13,719.82			
	Secured	Priority	Unsecured	Admin	Attorney	Continuing	Other		Amount Available		\$0.00		
Total Debt	\$232,764.02	\$0.00	\$0.00	\$0.00	\$7,777.96	\$0.00	\$0.00		Funds Held		\$0.00		
Total Paid	\$98,742.28	\$0.00	\$0.00	\$0.00	\$7,777.96	\$0.00	\$5,721.94		Principal Balance		\$148,913.05		
Total Int Pd	\$13,719.82	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00		Debtor Refunds		\$0.00		
Balance Due	\$134,021.74	\$0.00	\$0.00	\$0.00	\$0.00		\$14,891.31						

1334917-WB

WALTON, ANGELA

12 Rmng of 60 Mos.  
Percent Pay Uns 0

Creditor Name	Number	Held	Clm Num	Last Pymt	Term	Int Rate	Fixed Pymnt	Disb Code	Debt /Value	Principal Paid	Claimed /Pd Dir	Tot Int Pd /Accrd Int	Balance /% Uns Paid
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Budget

ER/H: LOS ANGELES COUNTY

Occup: LIEUTENANT

Inc: \$10,664.43

Exp: \$6,625.00

Surp: \$4,039.43

ER/H:  
Occup:

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

1000 WILSHIRE BLVD, SUITE 870, LOS ANGELES, CA 90017

A true and correct copy of the foregoing document entitled: **TRUSTEE'S COMMENTS OR OBJECTION:** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On *(date)* 11/09/2017, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☒ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On *(date)* 11/09/2017, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Angela Walton  
1114 W. Ralston St., Apt. A  
Ontario, CA 91762

☐ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on *(date)* 11/09/2017, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Honorable Julia W. Brand  
U.S. Bankruptcy Court  
255 E. Temple St, Suite 1382  
Los Angeles, CA 90012

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

<u>11/09/2017</u>	<u>Carlos Robles</u>	<u>/s/ Carlos Robles</u>
<i>Date</i>	<i>Printed Name</i>	<i>Signature</i>

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):**

- Rosemary Allen Rosemary.Allen@wellsfargo.com
- William P Barrett William.P.Barrett@wellsfargo.com
- Bruce E Brown BRUCE.BROWN2@WELLSFARGO.COM,  
BRUCE.BROWN2@WELLSFARGO.COM
- Nancy K Curry (TR) TrusteeECFMail@gmail.com
- Mark D Estle mdestle@estlelaw.com
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- Marian Garza ecfnotices@ascensioncapitalgroup.com
- Ramesh Singh claims@recoverycorp.com
- United States Trustee (LA) ustpreion16.la.ecf@usdoj.gov
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- Oneika White-Dovlo oneika.s.white-dovlo@wellsfargo.com